

April 5, 2006

First,make sure that as many members of the Board of Directors attend this upcoming meeting.The members need to attend this vital hearing and listen to the comments and concerns of the witnesses. A Wal-Mart Bank (and its hundreds of branches)would pose a serious threat to drive local banks out of business,like they have done to many local drugstores,hardware stores and grocery stores. A bank owned by the largest corporation in the world would ceate a dangerous concentration of power. Wal-Mart has a history of bending and even breaking the law.They are anti-union.We shouldn't trust them with an business as important as banking. this from a 22 year member of the Army Reserves.

Thank you for allowing me to comment.

David Gustfason